



**Board of Directors**

Darlene Hochendoner,  
*President*

Bonita L. Richardson,  
*Vice President*

Cindy Latini  
*Treasurer*

Gary Bercik,  
*Secretary*

Penny Adkins,  
*Director*

**Credit Union Staff**

Rebecca Polinko  
Melissa Guetta  
Jenny Venezia

**Campus Reps**

**North Campus**  
Sue Gardner  
412.369.3629

**Allegheny Campus**  
Sue Rader  
412.237.2578

**Boyce Campus**  
Donna Liberto  
724.325.6631

**South Campus**  
Heather Cox  
412.469.6252

**CCAC FCU**

800 Allegheny Avenue  
Pittsburgh, PA 15233  
Tel: 412.237.3197  
Fax: 412.237.3070

Email us at:  
CreditUnion@ccac.edu

**Office Hours**

9:00 AM - 4:00 PM  
Monday, Tuesday,  
Thursday, and Friday  
*Closed for Lunch  
1:00pm - 1:30PM*

9:00 AM - 12:00 PM  
Wednesday

Visit us online!  
[www.ccacfcu.org](http://www.ccacfcu.org)

## Borrowing from CCAC Federal Credit Union

In need of some extra cash this summer? Look to CCAC FCU for all of your borrowing needs! See page 2 for a list of our current rates. Applications are available online at [www.ccacfcu.com](http://www.ccacfcu.com) or stop in to pick one up.



*When money doesn't grow on trees,  
We make borrowing a breeze!*

## Change of Addresses

Remember to always change your address with the credit union when you move. Your employer is not responsible to forward that information on to us. It is important that the credit union has the correct information on file for you. Please review your statement to make sure the information we have is correct.

Another address to be mindful of is your email address. If you are using a new email address, please update that information with the credit union so that you receive your e-statement, newsletters, and other important news and information we send to the membership. If you use our home banking system, your email address can be updated right through the "Settings" tab after you log in.

## Discounted Kennywood Tickets!

Going to Kennywood this summer? Be sure to get your discounted tickets through the credit union!

Discounted Kennywood Tickets are available for purchase through the links tab of our website at [www.ccacfcu.com](http://www.ccacfcu.com) or use the following URL in your internet browser: <https://www.kennywood.com/ccacfcu>. Online sales are managed through Kennywood. Please contact Kennywood directly if you have any issues or concerns with your transaction through their site.

1. Click BUY NOW to purchase tickets.
2. In the online store, select the 2018 Kennywood Corporate FunDay Ticket.
3. Enter the number of tickets you wish to purchase at the discounted price and click ADD TO CART.
4. Select either CONTINUE SHOPPING or CHECKOUT and finish the transaction by providing your credit or debit card information.
5. Print your tickets and redeem them at Kennywood's main gate.

Offer expires September 16, 2018.



## 2018 Annual Members Meeting Recap

The 45<sup>th</sup> Annual Members Meeting was held on Wednesday, June 20<sup>th</sup> at the Office of College Services (OCS). We had a great turnout of 25 members, which included 4 board members and our CCAC FCU staff. Members in attendance had lunch while listening briefly to the status of the credit union as of December 31, 2017. Gift cards were raffled off to close the meeting.

There were no nominations for the Board of Directors this year. Current board members, Penny Adkins and Cindy Latini have agreed to remain on the board for another term. Both Cindy and Penny have been active members of CCAC Federal Credit Union for many years. Their expertise and time is of great value to the board and for the credit union. Thank you for your service Penny and Cindy!

## FICO Credit Score

### Rate Tiers

Lending rates based on FICO Credit Score at time of application.

	SCORE
R1	700-850
R2	650-699
R3	600-649
R4	550-599
R5	549 & BELOW

## Personal/Signature Loan Rates

### APR—Annual Percentage Rate

Unsecured loans are granted up to a maximum of two months gross income not to exceed \$15k or the loan maximum\* of the rate tier shown in the matrix below. All combined unsecured loans with CCAC FCU cannot exceed the loan maximum amount shown in the rate matrix. Rate Tier is determined by the borrower's FICO Credit Score.

SCORE	*Loan Max	12 Months	24 Months	36 Months	48 Months
R1	\$15,000.00	4.50% APR	5.50% APR	6.50% APR	7.50% APR
R2	\$10,000.00	6.50% APR	7.50% APR	8.50% APR	9.50% APR
R3	\$8,000.00	9.50% APR	10.50% APR	11.50% APR	12.50% APR
R4	\$5,000.00	12.50% APR	13.50% APR	14.50% APR	15.50% APR
R5	\$2,500.00	14.50% APR	15.50% APR	16.50% APR	17.50% APR

## New & Used Auto Rates

### APR—Annual Percentage Rate

SCORE	36 Months	48 Months	60 Months	72 Months
R1	2.50% APR	2.75% APR	3.00% APR	3.50% APR
R2	3.25% APR	3.50% APR	3.75% APR	4.25% APR
R3	4.25% APR	4.50% APR	4.75% APR	5.25% APR
R4	7.25% APR	7.50% APR	7.75% APR	8.25% APR
R5	9.25% APR	9.50% APR	9.75% APR	10.25% APR

## Motorcycles, Boats, and Recreation Vehicles

### APR—Annual Percentage Rate

SCORE	36Months	48 Months	60Months	72 Months
R1	3.50% APR	4.00% APR	4.50% APR	5.00% APR
R2	4.25% APR	4.75% APR	5.25% APR	5.75% APR
R3	6.25% APR	6.75% APR	7.25% APR	7.75% APR
R4	10.25% APR	10.75% APR	11.25% APR	11.75% APR
R5	13.25% APR	13.75% APR	14.25% APR	14.75% APR

## Home Equity Rates

### APR—Annual Percentage Rate

SCORE	5 Years	10 Years	15 Years
R1	3.75% APR	4.25% APR	4.75% APR
R2	4.25% APR	4.75% APR	5.25% APR
R3	4.75% APR	5.25% APR	5.75% APR
R4	5.25% APR	5.75% APR	6.25% APR
R5	5.75% APR	6.25% APR	6.75% APR

## Account Fees

Share Account Withdrawal	<i>no fee</i>	
Dormant Account Fee	\$2	per month
Late Payment Fee on Loan	\$10	per month
Refinance Fee on Loan	\$50	
Check Printing	<i>Varies by Style</i>	
<i>*150 checks Free upon opening share draft account</i>		
Stop Payment Fee	\$10	per item
Non-Sufficient Funds Overdraft	\$25	per item
Overdraft Service, POS (Point of Sale)	\$25	per transaction
Returned Check on Deposit	\$20	per item
Check/Draft Copy	\$5	per item
Holiday Club Early Withdrawal	\$5	
Money Order	\$1	per item
Incorrect ACH Transmit ID	\$5	per transaction
Use of CU ATM	<i>no fee</i>	
Pinned based purchase or ATM**	\$1	1st 4 in each month are free then \$1 per transaction
<i>**initial pin transaction free — required to activate card</i>		
Replacement ATM Card	\$5	per card
Printed Quarterly Statement	\$3	Quarterly - Kid's acct and Ages 70+ waived.
Computer History of Account	\$1	per page
Statement Copy	\$1	per page
Account Reconciliation/Research	\$20	per hour
Real Estate Satisfaction Fee	<i>varies</i>	Per loan payoff
Home Equity Preparation Fee	\$200	
Manual dial from Debit Card Processor to verify account activity	\$2	per call

## Covered by Share Rates

### APR—Annual Percentage Rate

All Tiers	100%	2.99% APR
All Tiers	50%	3.99% APR

## Shares Rates Schedule

### APY—Annual Percentage Yield

Certificate Rates		
TERM	MINIMUM	APY
6 Month	\$500.00	.25%
12 Month	\$1,000.00	.50%
24 Month	\$1,000.00	.75%
36 Month	\$1,000.00	1.00%

## Share Savings Rates

AMOUNT	APY
\$100 and above	.10%

## Membership

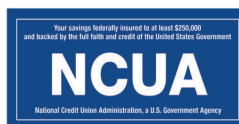
CCAC Employees: Once you are a member of CCAC FCU, your immediate family members are also eligible to join! This includes children under the age of 18.

Call **412.237.3197** to find out more.

To ensure that your Debit Card is not unnecessarily blocked, please notify the credit union at least 2 business days prior to any travel or purchases



All information in this newsletter is current as possible. CCAC FCU reserves the right to add, change, or delete services. Rates and terms may change at any time.



Your savings is federally insured to at \$250,000 National Credit Union Administration, A U.S. Government Agency.

